

**IN THE UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION**

**In Re:**

**Frederick Kelley Plummer  
Betty Ann Plummer  
Debtors**

**Case No.: 6:11-bk-09917-KSJ**

**Chapter 7**

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**VERIFIED MOTION FOR REDEMPTION OF COLLATERAL SECURED BY  
WILLIAM HICKEY PURSUANT TO 11 U.S.C. 722**

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**NOTICE OF OPPORTUNITY TO OBJECT AND REQUEST FOR HEARING**

PURSUANT TO LOCAL RULE 2002-04, THE COURT WILL CONSIDER THIS MOTION WITHOUT FURTHER NOTICE OR HEARING UNLESS A PARTY IN INTEREST FILES OBJECTION WITHIN 20 DAYS FROM THE DATE OF SERVICE OF THIS PAPER. IF YOU OBJECT TO THE RELIEF REQUESTED IN THIS PAPER, YOU MUST FILE YOUR OBJECTION WITH THE CLERK OF THE COURT AT 135 W. CENTRAL BLVD, SUITE 950, ORLANDO, FLORIDA 32801 AND SERVE A COPY ON THE MOVANTS' ATTORNEY, JOEL L. GROSS, 655 WEST HIGHWAY 50, SUITE 101, CLERMONT, FLORIDA 34711

IF YOU FILE AND SERVE AN OBJECTION WITHIN THE TIME PERMITTED, THE COURT WILL SCHEDULE A HEARING AND YOU WILL BE NOTIFIED. IF YOU DO NOT FILE AN OBJECTION WITHIN THE TIME PERMITTED THE COURT WILL CONSIDER THAT YOU DO NOT OPPOSE THE GRANTING OF THE RELIEF REQUIRED IN THE PAPER, WILL PROCEED TO CONSIDER THE PAPER WITHOUT FURTHER NOTICE OR HEARING AND MAY GRANT THE RELIEF REQUESTED.

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COMES NOW Debtors, Frederick Kelley Plummer and Betty Ann Plummer, by and through their undersigned attorney, and moves this Court pursuant to 11 U.S.C. Section 722 and Bankruptcy Rule 6008 for a Redemption Order on the following grounds:

1. William Hickey holds a security interest against the item to be redeemed which is tangible personal property intended primarily for personal, family, or household use and is described as follows:  
  
2001 Lincoln LS  
41,500 miles  
VIN #1LNHM87A31Y702848
2. The interest of the Debtors in such property is exempt or has been abandoned by the estate and the debt, which is secured by said property to the extent of the allowed secured claim of the Creditor, is a dischargeable consumer debt.
3. Debtors estimate that the amount due under the contract with the Creditor is \$20,068.00.

4. The item to be redeemed has a fair market value of \$1,900.00 per appraisal by South Lake Truck Sales, Inc. (Attached)
5. The allowed secured claim of said Creditor for purposes of redemption, the "redemption value", should be not more than \$1,900.00.
6. Arrangements have been made by the Debtors to pay the Creditor up to the aforesaid amount in a lump sum should this motion be granted.

**DECLARATION IN SUPPORT OF VERIFIED MOTION FOR REDEMPTION**

We, Frederick Kelley Plummer and Betty Ann Plummer, declare under penalty of perjury that we have read the Verified Motion For Redemption and that it is true and correct to the best of my knowledge, information, and belief.

08/31/2011                      /s/ Frederick Kelley Plummer  
DATE                              Frederick Kelley Plummer

08/31/2011                      /s/ Betty Ann Plummer  
DATE                              Betty Ann Plummer

WHEREFORE, the Debtors request this Honorable Court order the said Creditor to accept from the Debtors the lump sum payment of the redemption value and release their lien of record. In the event the said Creditor objects to this motion, the Debtors request that the Court determine the value of the property as of the time of the hearing on such objection.

Respectfully Submitted this 31st day of August, 2011.

/s/ Joel L. Gross  
The Law Office of Joel L. Gross, P.A.  
Joel L. Gross, Esq., FBN: 419796

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing Verified Motion for Redemption has been furnished by U.S. Mail to the following parties: **Creditor**, William Hickey, 1741 Stafford Springs Blvd, Mount Dora, FL 32757; **Chapter 7 Trustee**, Arvind Mahendru, 5703 Red Bug Lake Rd., Suite 284, Winter Springs, FL 32708; **U.S. Trustee**, 135 W. Central Blvd., Suite 620, Orlando, FL 32801; and to **Debtors**, Frederick Plummer and Betty Ann Plummer Betty Plummer, 16731 Tequesta Trail, Clermont, FL 34715 this 31st day of August, 2011.

/s/ Joel L. Gross  
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